

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Hannah Elizabeth Smith, Debtor**

**Case No. 25-50474-KMS  
CHAPTER 13**

**NOTICE**

Debtor has filed papers with the court to Modify their Chapter 13 Bankruptcy Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to Modify the plan, or if you want the court to consider your views on the Plan, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. United States Courthouse  
2012 15th St., Ste. 244  
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the Plan and may enter an order granting that relief, which shall confirm this Modified Plan.

Date: July 23, 2025

Signature: /s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236



Debtor Hannah Elizabeth SmithCase number 25-50474

Joint Debtor shall pay \_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

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**2.3 Income tax returns/refunds.***Check all that apply*

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:
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**2.4 Additional payments.***Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims****3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).***Check all that apply.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- Insert additional claims as needed.*

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Keesler FCU	\$15,378.07	2017 Jeep Renegade 132451 miles	\$6,480.00	\$6,480.00	10.00%

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
Keesler FCU	\$8,431.64	CD: Keesler	\$12,493.61	\$8,431.64	10.00%

Debtor Hannah Elizabeth SmithCase number 25-50474*Insert additional claims as needed.*

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning
<b>-NONE-</b>			month

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is \_\_\_\_\_

**3.3 Secured claims excluded from 11 U.S.C. § 506.***Check one.***None.** If “None” is checked, the rest of § 3.3 need not be completed or reproduced.**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.***Check one.***None.** If “None” is checked, the rest of § 3.4 need not be completed or reproduced.**3.5 Surrender of collateral.***Check one.***None.** If “None” is checked, the rest of § 3.5 need not be completed or reproduced.

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor’s claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor	Collateral
<b>1st Franklin</b>	<b>Household Goods</b>
<b>Regional Finance</b>	<b>Household Goods</b>
<b>Republic Finance</b>	<b>Household Goods</b>
<b>Tower Loan</b>	<b>Household Goods</b>

*Insert additional claims as needed.***Part 4: Treatment of Fees and Priority Claims****4.1 General**

Trustee’s fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee’s fees**

Trustee’s fees are governed by statute and may change during the course of the case.

**4.3 Attorney’s fees.**No look fee: **4,000.00**Total attorney fee charged: **\$4,000.00**Attorney fee previously paid: **\$272.00**Attorney fee to be paid in plan per confirmation order: **\$3,728.00**☐ Hourly fee: \$\_\_\_\_\_. (Subject to approval of Fee Application.)

Debtor Hannah Elizabeth SmithCase number 25-50474**4.4 Priority claims other than attorney's fees and those treated in § 4.5.***Check one.*☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.**4.5 Domestic support obligations.**☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.**Part 5: Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☐

The sum of \$

☒62.00 % of the total amount of these claims, an estimated payment of \$ 55,583.54☐

The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$13,651.03**

Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.***☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.**Part 6: Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.***☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.**Part 7: Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.****Part 8: Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

*Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.*

**The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.**

**\* % to unsecured claimholders shall be the minimum % to be paid to the unsecured class.**

**\*\* amt to be determined by trustee from schedules A & B less hypothetical ch 7 liquidation costs**

**Part 9: Signatures:****9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.*

X /s/ Hannah Elizabeth SmithHannah Elizabeth Smith

X

Signature of Debtor 2

Debtor **Hannah Elizabeth Smith**Case number **25-50474**

Signature of Debtor 1

Executed on **July 22, 2025**

Executed on \_\_\_\_\_

**187 Earl Dubisson Rd**

Address

\_\_\_\_\_  
Address**Carriere MS 39426-0000**

City, State, and Zip Code

\_\_\_\_\_  
City, State, and Zip Code\_\_\_\_\_  
Telephone Number\_\_\_\_\_  
Telephone NumberX **/s/ Thomas C. Rollins, Jr.**Date **July 22, 2025****Thomas C. Rollins, Jr. 103469**

Signature of Attorney for Debtor(s)

**P.O. Box 13767****Jackson, MS 39236**

Address, City, State, and Zip Code

**601-500-5533**

Telephone Number

**103469 MS**

MS Bar Number

**trollins@therollinsfirm.com**

Email Address

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Modified Plan was forwarded on July 23, 2025, to:

By Electronic CM/ECF Notice:

Standing Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

HANNAH ELIZABETH SMITH

CASE NO: 25-50474-KMS

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/25/2025, I did cause a copy of the following documents, described below,  
Notice and Modified Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/25/2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. 103469

Attorney at Law

The Rollins Law Firm

702 W. Pine Street

Hattiesburg, MS 39401

601 500 5533

trollins@therollinsfirm.com



UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

HANNAH ELIZABETH SMITH

CASE NO: 25-50474-KMS

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/25/2025, a copy of the following documents, described below,

Notice and Modified Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/25/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 25-50474-KMS  
SOUTHERN DISTRICT OF MISSISSIPPI  
THU JUL 24 13-9-58 PST 2025

KEESLER FEDERAL CREDIT UNION  
CO ROBERT ALAN BYRD  
PO BOX 1939  
BILOXI MS 39533-1939

~~EXCLUDE~~

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501-2036~~

1ST FRANKLIN  
421 MEMORIAL BOULEVARD  
PICAYUNE MS 39466-5548

1ST FRANKLIN FINANCIAL CORPORATION  
ATTN ADMIN SERVICES  
PO BOX 880  
TOCCOA GA 30577-0880

ADVANCE FINANCIAL  
3280 N UNIVERISTY AVE  
PROVO UT 84604-4405

(P)BIG PICTURE LOANS  
PO BOX 704  
WATERSMEET MI 49969-0704

CC BANK  
PO BOX 36454  
CINCINNATI OH 45236-0454

CASHNETUSA  
175 W JACKSON BLVD  
SUITE 600  
CHICAGO IL 60604-2948

CHECK N GO  
ATTN BANKRUPTCY  
PO BOX 36454  
CINCINNATI OH 45236-0454

KEESLER FCU  
ATTN BANKRUPTCY  
2602 PASS RD  
BILOXI MS 39531-2728

KEESLER FEDERAL CREDIT UNION  
ATTN BANKRUPTCY DEPT  
PO BOX 7001  
BILOXI MS 39534-7001

(P)TOTAL LOAN SERVICES LLC  
ATTN JOHN LANGENDERFER  
205 SUGAR CAMP CIRCLE  
DAYTON OH 45409-1970

LENDUMO  
PO BOX 542  
LAC DU FLAMBE WI 54538-0542

NELNET  
PO BOX 82561  
LINCOLN NE 68501-2561

REGIONAL MANAGEMENT CORPORATION  
979 BATESVILLE ROAD STE B  
GREER SC 29651-6819

REGIONAL FINANCE  
ATTN BANKRUPTCY  
979 BATESVILLE RD  
STE B  
GREER SC 29651-6819

(P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318

~~EXCLUDE~~

~~(D) (P)REPUBLIC FINANCE LLC  
282 TOWER RD  
PONCHATOULA LA 70454-8318~~

ROBERT ALAN BYRD ESQ  
FOR KEESLER FEDERAL CREDIT UNION  
PO BOX 1939  
BILOXI MS 39533-1939

SCIL INC  
15 BULL STREET SUITE 200  
SAVANNAH GA 31401-2686

~~EXCLUDE~~

(P)SIMPLE FAST LOANS INC  
ATTN ATTN LEGAL DEPARTMENT  
8601 DUNWOODY PLACE SUITE 406  
ATLANTA GA 30350-2550

~~(D) (P)SIMPLE FAST LOANS INC  
ATTN ATTN LEGAL DEPARTMENT  
8601 DUNWOODY PLACE SUITE 406  
ATLANTA GA 30350-2550~~

SPEEDY CASH  
3611 N RIDGE RD  
WICHITA KS 67205-1214

(P)TOWER LOAN  
P O BOX 320001  
FLOWOOD MS 39232-0001

TOWER LOAN OF MISSISSIPPI LLC  
PO BOX 320001  
FLOWOOD MS 39232-0001

US DEPARTMENT OF EDUCATION CO NELNET  
121 S 13TH ST  
LINCOLN NE 68508-1904

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6 430  
JACKSON MS 39201 5022~~

UPROVA CREDIT  
635 HWY 20 V  
UPPER LAKE CA 95485

DEBTOR

HANNAH ELIZABETH SMITH  
P O BOX 536  
CARRIERE MS 39426-0536

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236 3767~~

~~EXCLUDE~~

~~(P) WARREN A CUNTZ T1 JR  
PO BOX 3749  
GULFPORT MS 39505 3749~~